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**THE INFLUENCE OF SERVICE QUALITY TOWARDS PEGADAIAN SYARIAH
CUSTOMER SATISFACTION**

**A Thesis submitted to the College of Business
in partial fulfillment of the requirements for the degree of
Master of Science (Management)
Universiti Utara Malaysia**

By

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DEDICATION

This thesis is dedicated to My Beloved Parents.

ABSTRAK

Setiap agensi ekonomi, sama ada individu atau milik kerajaan, akan memerlukan sejumlah besar dana untuk memulakan urusan niaga. Keperluan dana akan meningkat seiring dengan pertumbuhan institusi kewangan, dan setiap individu ekonomi yang memerlukan pembiayaan mungkin dapat diatasi dengan kegiatan pinjam meminjam. Kegiatan pinjam meminjam ini boleh diadakan oleh sesama individu ataupun syarikat, salah satunya adalah menerusi institusi pajak gadai. Sebagai negara yang majoriti beragama Islam, Indonesia juga memiliki sebuah institusi pajak gadai dengan prinsip Islam yang dikenal sebagai Pegadaian Syariah. Pegadaian Syariah di Indonesia masih baru beroperasi dan masih ramai masyarakat yang kurang memahami atau mendapatkan maklumat yang tepat mengenai operasinya. Objektif kajian ini adalah untuk menentukan taraf kepuasan pelanggan pegadaian syariah itu sendiri, dimana kajian ini menggunakan kaedah kuantitatif, dengan enam model dimensi kualiti perkhidmatan iaitu kepatuhan, jaminan, kebolehpercayaan, ketara, empati dan responsif, ke enam dimensi inilah yang akan menentukan taraf kepuasan pelanggan di dalam Pegadaian Syariah Indonesia. Disebabkan Pegadaian Syariah itu sendiri masih baru di Indonesia, maka diharapkan dapat memberikan analisis dan perbincangan untuk institusi gadai syariah itu sendiri sehingga akan dapat meningkatkan kualiti perkhidmatannya agar lebih baik lagi di masa hadapan. Secara keseluruhannya kajian ini menunjukkan bahawa pelanggan berpuas hati dengan perkhidmatan Pegadaian syariah di Indonesia.

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Alhamdulillahirabbil 'alamin. I would like to start off my words here by giving thanks to Allah SWT, The Cherisher, The Merciful and The Sustainer, for His mercy, love, and strength granted for me so that I have been able to finish this thesis.

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LIST OF ABBREVIATIONS

ANOVA	ANalysis Of VAriance between groups
i.e.	Example
Servqual	Service Quality
SPSS	Statistical Package for the Social Scienc
UUM	Universiti Utara Malaysia

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The first chapter will discuss the background of the research which explains the general ideas on the scope of the study. The research problems are then stated, followed by the purpose of the study and also the significance of the study.

1.2 Background of the study

The paradigm of economic development that has been dominated by the interest-based economic system has influence all the aspect of nation and community in general. Indonesia as a country with majority Muslim population is no exception. Interest-based economic system is not only applied in financial institution called bank, but also in other financial institutions such as insurance, non-profit based institutions, Syariah pawn shops and other institutions.

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